

SNAPSHOT of HOME Program Performance--As of 09/30/10
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): **St. Joseph**

State: **MO**

PJ's Total HOME Allocation Received: **\$7,933,042**

PJ's Size Grouping*: **C**

PJ Since (FY): **1994**

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:			PJs in State:	7			
% of Funds Committed	99.67 %	96.30 %	1	95.51 %	86	89	
% of Funds Disbursed	83.12 %	89.63 %	7	87.58 %	26	23	
Leveraging Ratio for Rental Activities	7.26	4.45	0	4.86	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	95.62 %	92.48 %	4	82.17 %	40	52	
% of Completed CHDO Disbursements to All CHDO Reservations***	80.84 %	70.05 %	3	71.17 %	60	64	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	73.39 %	69.86 %	3	81.54 %	24	23	
% of 0-30% AMI Renters to All Renters***	23.24 %	32.86 %	6	45.68 %	0	13	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	92.35 %	97.84 %	6	96.19 %	21	19	
Overall Ranking:			In State:	4 / 7	Nationally:	51 / 49	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$10,740	\$25,213		\$27,510	327 Units	80.00 %	
Homebuyer Unit	\$35,795	\$12,359		\$15,239	78 Units	19.10 %	
Homeowner-Rehab Unit	\$65,608	\$11,847		\$20,932	4 Units	1.00 %	
TBRA Unit	\$0	\$3,442		\$3,121	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (215 PJs)

C = PJ's Annual Allocation is less than \$1 million (284 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): St. Joseph MO

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$84,492	\$58,456	\$65,608
State:*	\$115,496	\$83,053	\$15,895
National:**	\$98,643	\$77,150	\$23,791

CHDO Operating Expenses:
(% of allocation)

PJ: 0.2 %
National Avg: 1.2 %

R.S. Means Cost Index: 0.95

	Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:				
White:	92.1	71.4	75.0	0.0
Black/African American:	6.6	14.3	25.0	0.0
Asian:	0.0	1.3	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	2.6	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	1.3	0.0	0.0
Asian/Pacific Islander:	1.0	0.0	0.0	0.0

ETHNICITY:

Hispanic	0.3	7.8	0.0	0.0
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HOUSEHOLD SIZE:

1 Person:	84.4	15.6	50.0	0.0
2 Persons:	12.9	20.8	25.0	0.0
3 Persons:	0.7	23.4	0.0	0.0
4 Persons:	1.7	26.0	25.0	0.0
5 Persons:	0.0	6.5	0.0	0.0
6 Persons:	0.3	2.6	0.0	0.0
7 Persons:	0.0	2.6	0.0	0.0
8 or more Persons:	0.0	1.3	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	27.8	27.3	50.0	0.0
Elderly:	69.5	3.9	0.0	0.0
Related/Single Parent:	2.3	33.8	50.0	0.0
Related/Two Parent:	0.3	31.2	0.0	0.0
Other:	0.0	1.3	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	21.2	0.0 [#]
HOME TBRA:	0.0	
Other:	5.3	
No Assistance:	73.5	

of Section 504 Compliant Units / Completed Units Since 2001 41

* The State average includes all local and the State PJs within that state

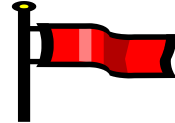
** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): St. Joseph State: MO Group Rank: 51
 (Percentile)
 State Rank: 4 / 7 PJs Overall Rank: 49
 (Percentile)
 Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.95%	95.62	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 54.12%	80.84	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	73.39	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 92.11%	92.35	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.750	2.96	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

